A REVIEW OF THE STATE OF THE ENGLISH NATION.

Tuesday, March, 19. 1706.

I Have done with the Caſes of Diſtreſs'd Debtors, I am glad any of them are like to have any Relief by the Act now depending; if I have been any way Inſtrumental to the moving the National Compaſſion to them, I ſhall be glad; if not, I am thorowly ſatisfi'd, I have done my part, with a ſingle Deſign for the Publick Good, with no Proſpect of Service or Advantage to my ſelf, either one way or other.

As to thoſe Gentlemen that are diſappointed by the Fury and Solliciations of Cruel and Mercileſs Men, the only Advice I have to give thoſe Gentlemen, is, That they would furniſh themſelves with Patience, againſt the Cruelty of Unreaſonable Men; perhaps by another Years Experience, of the Inconvenience of their Furious Methods, and the general Loſs theſe things are to Creditors, as well as Debtors; the Injury to Trade, the General Depopulation, the Loſs of uſeful and Diligent People, and the ſetling of our Manufacturers in Foreign Parts, they may be mov'd to conſider, That making Tradeſmen Deſperate, is not the way, either to prevent the Miſchief, or recover their Money.

If I am ask'd what I would ſay to their making Terms with them, I Anſwer; I acknowledge it is the Duty of every Honeſt Man to give all Men all their Due —But when an Honeſt Man, is render'd Unable to Pay his juſt Debts, there is then a Debt of Honeſty of another ſort, and that is, not to make Difference among his Creditors, and pay one more than another;

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to Pay some all, and others part or none, is a wrong to those, who receive less than the other; and therefore in General, if the Creditor will not agree to take what the Debtor has, and divide it equally; I cannot say, the Debtor is bound to Surrender his Effects among them, till they will agree: And if all Debtors, would practise this with a true Design, to Execute justly a Division and nothing else; I am perswaded, there would be less occasion for Commissions of Bankrupt than there is, and less Encouragement for their Proceeding, by such Expensive and Extravagant Methods.

If therefore a Man finds himself Embroil'd, and intangled in such Troubles, as he cannot recover from ——— And since when he fails, a Commission of Bankrupt, by the Villany of Commissioners, and the positive Humour of Furious Men, is very likely to expend a greater part of the Effects, than it will divide; I could wish all Men would, if possible, so secure their Effects, as to be able to defeat the End of a Statute, and make it more worth while to their Creditors to use them well, than to be Cruel and Barbarous.

I confess 'tis dangerous, with respect to the Honesty of the Debtor, and his really applying it to a right End; but certainly for Commissioners to spend 500 *l.* or as sometimes they do, as many Thousands in Sittings, Feastings, Drunkenness, Litigious and Vexatious Law Suits, and then leave the Deficiency as a Load of Debt upon the Miserable Bankrupt, is a Villany far greater than the Debtors Disaster; nay, tho' it was accompanied with more Knavery, that forty *P———n's*, or the worst Sham Instance, Mr. *W———r* could pretend to instance in.

All Men therefore are hereby warn'd to Arm themselves against Violences so Scandalous; just Creditors are to be dealt with, with all the Openess and Integrity possible, and no Debtor ought to Conceal himself, or his Effects, from a just Restitution to them; but Commissions of Bankrupt, as now Practis'd, are such Depredations and Invasions upon Common Justice, such Oppressions upon the sinking Fortunes of Distress'd Families, that I cannot think any Debtor oblig'd to the same Measures with such People, as they are with others ———When therefore I am advising all Men to be Honest and open to their Creditors, and freely to tender their All for their Satisfaction; I think I make no Breach upon this Honesty, if I say, the Debtor is not in Conscience bound to any Measures with a Commission; Self-Defence is the Sovereign Law of Nature, *and as this is now Practis'd*, for I would be taken right; I think the Law of Self-Defence, Arms the Debtor against these ravenous Harpies, as it Arms a Travellour against the Assaults of a Highway-man or a Cut-Throat.

If all Debtors would mannage their Affairs thus, Commissions would grow out of Fashion; for Men would see, that Proceeding that way, they could get nothing but by force and Proceeding by Moderation, to fair and equal Treaties, Encourag'd Honest Men to come in, and in hopes of Liberty and Deliverance, obtain'd the utmost of what they culd do.

Nor let any Man dispute with me, this just Exclamation against the Barbarities of Commissioners, unless they will Vindicate at the same time, their General Practice with Bankrupts Estates; which if they will Attempt, I promise to give such an Index of their Mannagement of poor Mens Estates, such a *Black List* of their Robberies and Plunderings of the Miserable, as shall convince the World, some of our Hackney Commissioners, deserve more to be Hang'd in Chains, than ever the two Miserable Objects did, that Hang on the Road to *Stratford*, for one of the worst sort of Murthers.

Nor am I so easily scar'd from telling the Truth, as to be afraid to give their very Names, with the History of every Action; for why should I blush to Write; what they rather ought to blush to read, and what is so plain to be made out, that no Man will attempt to scruple the Fact?

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In short, the *English* Rogue would be a Fool to the Horrid Collection of Villanies, Practis'd by these Law Tyrants, who revel in the Blood of Families, and eat up the Food of the Starving Debtors; who Sell Debtor and Creditor, for the Maintenance of their Lusts, and not devour the Widows Houses only, but the Widows themselves.

How many Languishing Debtors have Perish'd, under the Barbarous Operation of these *Surgeons*? How many Families have been Starv'd by them, and yet the Creditors not Paid? How many miserable Men lie in Gaol now, or are fled from their Families, for the Money these Monsters have spent? Blush, *W...*, Tremble, *P...*, and *R...*, and *S...*, and twenty more of the Hackney *Statute-Mongers* of the Town, that wait for Men's fall, as the Ravens for the Carcass, and like the Burial Merchants, that watch at the Doors, and Bribe the Servants to give Notice of the last Breath, that they may come in for the Funeral; so watch at the Office, and are in Fee with the Attornies, to be Named to Commissions, and crowd to set their Hands to the Destruction of Mens Fortunes.

Nor, Gentlemen, let your Wrath be kindled at the poor Author of this, left in my own justification, I descend to the Horrid Particulars; and your Names being known to the Description of your Practice, it should be dangerous for you to go about the Streets.

Flatter not your selves with Impunity, in the destructive manner of your Proceedings; Crimes so Universally Odious, and so detested by Mankind in General, will at last wake the sleeping Justice of the Nation, and tho' you have miss'd your Fate this Session, fear not; your Cruelties, and Depredations, cannot be long Liv'd, they are grown up to too great a heighth to be born with; and if Authority does not one time or other, Suppress this Scandal to the Nation, it will be a Scandal to that very Authority it self.

It may be Suggested, by the Conjecturing part of Mankind; *sure the Author of this* has fall'n into very Ill Hands, that he Exclaims so warmly against the Commissioners; he has certainly been under the Hands of Commissioners, and been Ill us'd; and this Argument would lessen the force of what I say, as Partial to my self, being a Party concern'd.

But to your Misfortune too, this is False, tho' I have had a large share of Misfortunes in the World, and no Man more; yet it has pleas'd Providence hitherto, to keep me out of such Hands, and my Knowledge of the Barbarous Usage of the Debtor, by those Abstracted Thieves, I call Commissioners, is hitherto not at my own Cost, but at the Cost of others, whose Families I have seen Undone, and whose Creditors I have seen Cheated, while these People, have made Merry with the Disaster, when 1500 to 2000 *l.* has been recovered of the Bankrups Estate; the Goods are first Apprais'd at half their worth, and Sold to Persons that give a share to be let into the Bargain at a good price; pretended Suites at Law Commenc'd on Litigious Accounts, that the Commissioner being an Attorney, may have the Cause and the Paying himself; and at last the whole 2000 *l.* has been spent, and 2 *s.* in the Pound Contribution, and at the End, the poor Debtor is left in Gaol, all his Effects Consum'd, and not one Penny the less in Debt; the Creditor loses all his Debt, and 10 *per Cent*, added to it, and is perhaps ruin'd by the Loss; and the leading Commissioners get perhaps 500 *l.* a Man by the Destruction of the Families, and for squandring away their Estate.

No wonder Men are driven to Despair, and Destroy themselves, under the barbarous Instances of this New way of Murther. No wonder poor Mr *Everet*, stab'd himself at *Cambury-House*, and left it behind him, that any Death was more Eligible, and more tollerable than the Extremities of an Embroil'd, and Irretrievable Calamity of Debt and Disaster.

And here I cannot but give a short hint

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